



Order Filed on January 7, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

HILL WALLACK LLP
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Attorneys for Bank of America, N.A., through

In Re:

ANNETTE SMITH and WALTER SMITH,

Debtors.

Case No.: 18-20301

Hearing Date:

Judge: CMG

Chapter: 13

Recommended Local Form: Followed Modified

ORDER VACATING STAY

The relief set forth on the following page is hereby **ORDERED**.

—
DATED: January 7, 2019

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Upon the motion of Hill Wallack LLP, attorneys for Bank of America, N.A.,, under
through Carrington Mortgage Services, LLC, servicer and attorney-in-fact
Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to
pursue the movant's rights in the following:

Real property more fully described as:

Land and Premises commonly known as 5 Vicky Court, Hamilton, New Jersey
and also known as Block: 2275, Lot: 14, as shown on the Tax Map of the
Township of Hamilton, Mercer County and State of New Jersey.

It is further ORDERED that the movant, its successors or assignees, may proceed with its
rights and remedies under the terms of the subject mortgage and pursue its state court remedies
including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing
other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or
deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or
purchaser's assignee) may take any legal action for enforcement of its right to possession of the
property.

Personal property more fully described as:

It is further ORDERED that the movant may join the debtors and any trustee appointed in
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the
Bankruptcy Code.

It is further ORDERED that all communications sent by Secured Creditor in connection with
proceeding against the Property, including, but not limited to, notices required by state law and
communications to offer and provide information with regard to a potential Forbearance Agreement,
Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent
directly to Debtors.

The Movant shall serve this Order on the Debtors, Debtors' attorney, any trustee and any other
party who entered an appearance on the motion.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Annette Smith
 Walter Smith
 Debtors

Case No. 18-20301-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Jan 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2019.

db/jdb +Annette Smith, Walter Smith, 5 Vicky Court, Hamilton, NJ 08610-6064

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Elizabeth K. Holdren on behalf of Creditor BANK OF AMERICA, N.A. eholdren@hillwallack.com, jhanley@hillwallack.com
 Elizabeth K. Holdren on behalf of Creditor Bank of America, N.A., through Carrington Mortgage Services, LLC, servicer and attorney-in-fact eholdren@hillwallack.com, jhanley@hillwallack.com
 John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Kevin C. Fayette on behalf of Joint Debtor Walter Smith kfayette@kevinfoylette.com
 Kevin C. Fayette on behalf of Debtor Annette Smith kfayette@kevinfoylette.com
 Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8